

PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3127

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Charles A. ROSENBLATT et al. ) Group Art Unit: Unassigned  
)  
Application No.: Unassigned ) Examiner: Unassigned  
)  
Filed: February 2, 2004 )  
)  
For: METHODS AND SYSTEMS FOR )  
OFFERING A CREDIT CARD )  
ACCOUNT TO A POTENTIAL )  
HOME BUYER )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached. Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.P./

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documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
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Dated: February 3, 2004

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## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3127	Appln. No.	Unassigned
Applicant	Charles A. ROSENBLATT et al.		
Filing Date	February 2, 2004	Group:	Unassigned

## U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
/J.P./	6,631,358	10/07/2003	Ogilvie	705	39	12/27/1999
/J.P./	6,615,190	09/02/2003	Slater	705	41	02/09/2000
/J.P./	6,615,187	09/02/2003	Ashenmil et al.	705	35	02/09/2000
/J.P./	6,578,011	06/11/2003	Forward	705	14	08/26/1999

## FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

/J.P./	George Zivan, "Business Method for Deferring the Payment of a Broker's Commission or Fee," US2003/0144943 A1, July 31, 2003.

Examiner	/John Preston/	Date Considered	01/04/2008
*Examiner:	Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		
Form PTO 1449		Patent and Trademark Office - U.S. Department of Commerce	